

**Information to identify the case:**

Debtor 1	<u>John Mark Skladanowski</u>	Social Security number or ITIN	xxx-xx-5352
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Elaine Ann Skladanowski</u>	Social Security number or ITIN	xxx-xx-5645
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10166-TPA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Mark Skladanowski

Elaine Ann Skladanowski

7/14/22

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John Mark Skladanowski  
Elaine Ann Skladanowski  
Debtors

Case No. 17-10166-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jul 14, 2022

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Mark Skladanowski, Elaine Ann Skladanowski, 2581 Hillborn Road, Erie, PA 16509-5809
14367652	+ Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
14367653	+ Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312
14367655	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, Attn: Collections, Po Box 1623, Butler, PA 16003
14367658	+ Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
14367659	+ Ctech Collection, 5505 Nesconset Highway, Mount Sinai, NY 11766-2037
14373844	+ Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
14367662	+ Medicor Associates Inc, 104 East 2nd Street, 2nd Floor, Erie, PA 16507-1532
14367664	++ PATHOLOGY ASSOCIATES OF ERIE, 5700 SOUTHWYCK BLVD, TOLEDO OH 43614-1509 address filed with court:, Pathology Associates of Erie Inc, 232 West 25th Street, Erie, PA 16544
14367665	+ Penn Credit Corporation, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
15488391	RCF II Loan Acquisition, LP, PO Box 10826 Greenville, SC 29603-0826
15496972	+ U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14661298	UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
14661299	UPMC Hamot, PO Box 1123, Minneapolis, MN 55440-1123
14367670	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001
14409313	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14661300	University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: ECMCBKNotices@ecmc.org	Jul 14 2022 23:30:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ EDI: PRA.COM	Jul 15 2022 03:28:00	PRA Receivables Management LLC, POB 41067,

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Case Number	Notification Type	Recipient	Date/Time	Details
				Norfolk, VA 23541-1067
cr	+ Email/PDF: resurgentbknotifications@resurgent.com		Jul 14 2022 23:33:42	Wilmington Savings Fund Society, FSB, not in its i, c/o ShellPoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
cr	+ Email/Text: RASEBN@raslg.com		Jul 14 2022 23:29:00	Wilmington Savings Fund Society, FSB, not in its i, 10700 Abbotts Bridge Road, Suite 170, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14367650	+ Email/Text: bncnotifications@pheaa.org		Jul 14 2022 23:29:00	AES, 1200 North 7th Street, Harrisburg, PA 17102-1419
14367651	+ EDI: RMCB.COM		Jul 15 2022 03:28:00	AMCA, PO Box 1235, Elmsford, NY 10523-0935
14367654	+ EDI: CAPITALONE.COM		Jul 15 2022 03:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14642752	+ EDI: BASSASSOC.COM		Jul 15 2022 03:28:00	Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
14367656	+ Email/Text: bdsupport@creditmanagementcompany.com		Jul 14 2022 23:30:00	Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
14367657	+ Email/PDF: creditonebknotifications@resurgent.com		Jul 14 2022 23:33:40	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14672081	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		Jul 14 2022 23:30:00	DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14766245	Email/Text: ECMCBKNotices@ecmc.org		Jul 14 2022 23:30:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14367660	+ EDI: BLUESTEM		Jul 15 2022 03:28:00	Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
14369360	+ Email/Text: bankruptcy@flagshipcredit.com		Jul 14 2022 23:30:00	Flagship Credit Acceptance, PO BOX 3807, COPPELL TX 75019-5877
14367661	+ Email/Text: bankruptcy@flagshipcredit.com		Jul 14 2022 23:30:00	Flagship Credit Acceptance, Po Box 965, Chadds Ford, PA 19317-0643
14639900	Email/PDF: resurgentbknotifications@resurgent.com		Jul 14 2022 23:33:42	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14380844	EDI: AGFINANCE.COM		Jul 15 2022 03:28:00	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14367663	+ EDI: AGFINANCE.COM		Jul 15 2022 03:28:00	OneMain, Attn: Bankruptcy, 601 NW 2nd Street, Evansville, IN 47708-1013
14398849	+ Email/Text: bncnotifications@pheaa.org		Jul 14 2022 23:29:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14772717	EDI: PRA.COM		Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14670672	EDI: PRA.COM		Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14373472	+ EDI: RECOVERYCORP.COM		Jul 15 2022 03:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14692820	+ EDI: PRA.COM		Jul 15 2022 03:28:00	Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541-1067
14367666	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		Jul 14 2022 23:33:51	Regional Finance Corporation, 550 Ohio Pike, Unit F, Cincinnati, OH 45255-3472
14367667	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		Jul 14 2022 23:30:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250

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14907672	Email/Text: mtgbk@shellpointmtg.com	Jul 14 2022 23:29:00	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
14367668	+ Email/Text: BankruptcyNotice@upmc.edu	Jul 14 2022 23:30:00	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
14367669	^ MEBN	Jul 14 2022 23:26:52	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14367671	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jul 14 2022 23:29:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
14919349	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 14 2022 23:33:42	Wilmington Savings Fund Society, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.
cr		RCF II Loan Acquisition, LP
cr		U.S. Bank Trust National Association, not in its i
cr	*+	Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
14373843	*+	Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176-1312

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlrab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as trustee for BCAT 2017-19TT cwohlrab@raslg.com
Daniel P. Foster	on behalf of Joint Debtor Elaine Ann Skladanowski dan@mrdebtbuster.com

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katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor John Mark Skladanowski dan@mrdebtbuster.com

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Edwin W. Smith

on behalf of Creditor Americo Federal Credit Union esmith@shapiralaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8